

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

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In re:

JANET CORTEZ,

Case No. 18-40878

Debtor.

Chapter 7

-----X

**DECLARATION OF DEBTOR REGARDING PAYMENT ADVICES**

Janet Cortez, the above-captioned debtor, hereby declares as follows:

1. Bankruptcy Code Section 521 requires consumer debtors to file payment advices reflecting the income received by an employer in the 60 days preceding the filing of a bankruptcy petition. Attached are the paystubs I received during that period.
2. I swear under penalty of perjury that the foregoing is true and accurate.

Dated: March 5, 2018  
Astoria, New York

/s/Janet Cortez  
Janet Cortez



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<b>Employee: CORTEZ, JANET</b>	<b>Employee ID:</b> [REDACTED]	<b>Check #:</b> 37276251
<b>Company: WCD GROUP, LLC *Emteque* ([REDACTED])</b>		
<b>23 ROUTE 31 N STE 26B</b>	<b>Pay Date:</b> 01/12/2018	<b>Pay Type:</b> Hourly
<b>PENNINGTON, NJ 08534</b>	<b>Pay Period:</b> 12/24/2017 To 01/06/2018	<b>Department:</b> 0
<b>Phone: (609) 730 0007</b>	<b>Pay Frequency:</b> BiWeekly	<b>Location:</b> 0
<b>Gross Earnings: 825.00 Total Taxes: 174.71 Total Deductions: 303.70</b>		<b>Net Pay:</b> 346.59

**Earnings**

Description	Start Date	End Date	Hrs/Units	Rate	Current	YTD
<b>Current Pay Period</b>						
Rate 1 - Reg	12/24/2017	01/06/2018	33.00	25.00	825.00	825.00
<b>Gross</b>			<b>33.00</b>		<b>825.00</b>	<b>825.00</b>

**Deductions & Credits**

Description	Current	YTD	Description	Current	YTD
<b>Pre-Tax</b>			<b>Taxes</b>		
401K Plan	165.00	165.00	Federal Taxes	84.43	84.43
<b>Total</b>	<b>165.00</b>	<b>165.00</b>	NY SIT	13.53	13.53
			NY SDI	1.20	1.20
<b>After Tax</b>			Queens NY City Tax	11.40	11.40
401K Loans	138.70	138.70	SocSec	51.15	51.15
<b>Total</b>	<b>138.70</b>	<b>138.70</b>	Medicare	11.96	11.96
			NY F.L.I.	1.04	1.04
			<b>Total</b>	<b>174.71</b>	<b>174.71</b>

**Direct Deposit Information**

Routing Number	Account Number	Amount
#####0322	#####2159	346.59

**Federal Tax Withholding Elections**

Marital Status: Single  
 Allowances: 1  
 Additional Withholding: \$ 40.00

<b>Insperity YTD Taxable Amount</b>	
Description	Amount
Federal	660.00
Social Security	825.00
Medicare	825.00

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<b>Employee: CORTEZ, JANET</b>	<b>Employee ID: 2035379</b>	<b>Check #:</b> 37086586
<b>Company: WCD GROUP, LLC *Emteque* (2447801)</b>		
<b>23 ROUTE 31 N STE 26B</b>	<b>Pay Date: 12/29/2017</b>	<b>Pay Type:</b> Hourly
<b>PENNINGTON, NJ 08534</b>	<b>PayPeriod: 12/10/2017 To 12/23/2017</b>	<b>Department: 0</b>
<b>Phone: (609) 730 0007</b>	<b>Pay Frequency: BiWeekly</b>	<b>Location: 0</b>
<b>Gross Earnings:</b> 2,256.25	<b>Total Taxes:</b> 585.88	<b>Total Deductions: 589.95</b>
		<b>Net Pay:</b> 1,080.42

## Earnings

Description	Start Date	End Date	Hrs/Units	Rate	Current	YTD
	<b>Current Pay Period</b>					
Rate 1 - Reg	12/10/2017	12/23/2017	76.00	25.00	1,900.00	43962.50
Rate 1 - OT	12/10/2017	12/23/2017	9.50	37.50	356.25	11906.25
<b>Gross</b>			<b>85.50</b>		<b>2256.25</b>	<b>5868.75</b>

**Deductions & Credits**

Description	Current	YTD
<b>Pre-Tax</b>		
401K Plan	451.25	10,913.00
<b>Total</b>	<b>451.25</b>	<b>10,913.00</b>
<b>After Tax</b>		
401K Loans	138.70	905.24
<b>Total</b>	<b>138.70</b>	<b>905.24</b>

**Direct Deposit Information**

Routing Number	Account Number	Amount
#####0322	#####2159	1,080.42

**Taxes**

Description	Current	YTD
<b>Federal Taxes</b>	266.30	7,062.55
NY SIT	82.57	2,049.31
NY SDI	1.20	31.20
Queens NY City Tax	60.36	1,402.39
SocSec	139.89	3,463.93
Medicare	32.72	810.14
NY F.L.I.	2.84	30.06
<b>Total</b>	<b>585.88</b>	<b>14,849.58</b>

**Federal Tax Withholding Elections**

Marital Status: Single

Allowances: 1

Additional Withholding: \$ 40.00

**Insperty YTD Taxable Amount**

Description	Amount
Federal	44,955.75
Social Security	55,868.75
Medicare	55,868.75

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**Employee: CORTEZ, JANET****Employee ID: 2035379****Check #:**  
36845563**Company: WCD GROUP, LLC \*Emteque\* (2447801)****23 ROUTE 31 N STE 26B****Pay Date: 12/15/2017****Pay Type:**  
Hourly

PENNINGTON, NJ 08534

PayPeriod: 11/26/2017 To  
12/09/2017

Department: 0

Phone: (609) 730 0007

Pay Frequency: BiWeekly

Location: 0

Gross Earnings:  
2,281.25Total Taxes:  
594.98

Total Deductions: 594.95

Net Pay:  
1,091.32**Earnings**

Description	Start Date	End Date	Hrs/Units	Rate	Current	YTD
<b>Current Pay Period</b>						
Rate 1 - Reg	11/26/2017	12/09/2017	80.00	25.00	2,000.00	42062.50
Rate 1 - OT	11/26/2017	12/09/2017	7.50	37.50	281.25	11550.00
<b>Gross</b>			<b>87.50</b>		<b>2281.25</b>	<b>53612.50</b>

**Deductions & Credits**

Description	Current	YTD	Description	Current	YTD
<b>Pre-Tax</b>			<b>Taxes</b>		
401K Plan	456.25	10,461.75	Federal Taxes	271.30	6,796.25
<b>Total</b>	<b>456.25</b>	<b>10,461.75</b>	NY SIT	83.86	1,966.74
			NY SDI	1.20	30.00
<b>After Tax</b>			Queens NY City	61.23	1,342.03
401K Loans	138.70	766.54	Tax		
<b>Total</b>	<b>138.70</b>	<b>766.54</b>	SocSec	141.44	3,324.04
			Medicare	33.08	777.42
			NY F.L.I.	2.87	27.22
			<b>Total</b>	<b>594.98</b>	<b>14,263.70</b>

**Direct Deposit Information**

Routing Number	Account Number	Amount
#####0322	#####2159	1,091.32

**Federal Tax Withholding Elections**

Marital Status: Single

Allowances: 1

Additional Withholding: \$ 40.00

**Insperity YTD Taxable Amount**

Description	Amount
Federal	43,150.75
Social Security	53,612.50
Medicare	53,612.50

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<b>Employee: CORTEZ, JANET</b>	<b>Employee ID: 2035379</b>	<b>Check #: 8996541</b>
<b>Company: WCD GROUP, LLC *Emteque* (2447801)</b>		
<b>23 ROUTE 31 N STE 26B</b>	<b>Pay Date: 12/01/2017</b>	<b>Pay Type: Hourly</b>
<b>PENNINGTON, NJ 08534</b>	<b>PayPeriod: 11/12/2017 To 11/25/2017</b>	<b>Department: 0</b>
<b>Phone: (609) 730 0007</b>	<b>Pay Frequency: BiWeekly</b>	<b>Location: 0</b>
<b>Gross Earnings: 800.00 Total Taxes: 169.15 Total Deductions: 160.00</b>		<b>Net Pay: 470.85</b>

**Earnings**

Description	Start Date	End Date	Hrs/Units	Rate	Current	YTD
<b>Current Pay Period</b>						
Rate 1 - Reg	11/12/2017	11/25/2017	32.00	25.00	800.00	40062.50
<b>Previous Insperity wages paid / Other wages paid</b>						
Rate 1 - OT						11268.75
<b>Gross</b>			<b>32.00</b>		<b>800.00</b>	<b>51331.25</b>

**Deductions & Credits**

Description	Current	YTD	Description	Current	YTD
<b>Pre-Tax</b>			<b>Federal Taxes</b>	81.43	6,524.95
401K Plan	160.00	10,005.50	NY SIT	12.68	1,882.88
<b>Total</b>	<b>160.00</b>	<b>10,005.50</b>	NY SDI	1.20	28.80
<b>After Tax</b>			Queens NY City Tax	11.63	1,280.80
401K Loans	0.00	627.84	SocSec	49.60	3,182.60
<b>Total</b>	<b>0.00</b>	<b>627.84</b>	Medicare	11.60	744.34
			NY F.L.I.	1.01	24.35
			<b>Total</b>	<b>169.15</b>	<b>13,668.72</b>

**Direct Deposit Information**

Routing Number	Account Number	Amount
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**Federal Tax Withholding  
Elections**

Marital Status: Single

Allowances: 1

Additional Withholding: \$ 40.00

**Insperity YTD Taxable Amount**

Description	Amount
Federal	41,325.75
Social Security	51,331.25
Medicare	51,331.25

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